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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Monique	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Willis	
licerise of passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9285	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Monique First Name	Willis Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	9957 S Yale Ave	If Debtor 2 lives at a different address:
	Number Street	Number Street
	ChicagoIllinois60628CityStateZip Code	City State Zip Code
	Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one:  ✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Monique			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	<b>;</b>		
7. The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice Req</i> Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or mo may pay with a credit of the lindividuals to Pay You.  I request that my fee judge may, but is not rethe official poverty lines.	w you may pay. Typically, if you properly order If your attorney is card or check with a pre-printer in installments. If you choose for Filing Fee in Installments (Combe waived (You may request required to, waive your fee, and that applies to your family sin, you must fill out the Applic	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	WhenWhen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to line  Yes. Fill out <i>Int.</i>	e 12.		b you want to stay in your residence?  St You (Form 101A) and file it with

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Willis Debtor 1 Monique \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Monique Willis Case number (If known) Case number (If known)

Part 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling		
	About Debtor 1:		About Debtor 2 (Sp	pouse Only in a Joint Case):
15. Tell the court	You must check one:		You must check one:	•
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, and I received a appletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.		the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ter you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I at, and exigent circumstances amporary waiver of the	from an approve obtain those se made my reques	sked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied s for not receiving a briefing before cruptcy.
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still y within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.
		he 30-day deadline is granted only mited to a maximum of 15 days.		the 30-day deadline is granted only imited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit use of:	I am not require counseling because	d to receive a briefing about credit ause of:
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.

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Willis Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Monique Willis Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 12/21/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Monique		Willis	Case number (if i	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Jason Diaz		Date	12/21/2016
	Signature of Attorney f	or Debtor		M / DD / YYYY
	,			
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave			
	Street	enue		
	Ollect			
	-			
	Chicago		Illinois	60643
	City		State	Zip Code
	-			•
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Monique		Willis	
	First Name	Middle Name	Last Name	,
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
0.1.1.1.1.7.7.7.1.1.5	-
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Sopy line 50, Total real estate, non concaute 702	\$26,669.00
1b. Copy line 62, Total personal property, from Schedule A/B	<del>20,009.00</del>
1c. Copy line 63, Total of all property on Schedule A/B	\$26,669.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$48,374.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<del>Ψ+0,01+.00</del>
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>-</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$3,747.00
os ospy are total stante from Fair 2 (non-priority arresource stante) from mile of or contents 27 million	\$52,121.00
Your total liabilities	φ32,121.00 ———————————————————————————————————
Your total liabilities	φ32,121.00
	932,121.00
Art 3: Summarize Your Income and Expenses  . Schedule I: Your Income (Official Form 106I)	\$2,217.39
Your total liabilities  art 3: Summarize Your Income and Expenses	<u> </u>
Your total liabilities  Part 3: Summarize Your Income and Expenses  4. Schedule I: Your Income (Official Form 106I)	<del>                                   </del>

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Willis Debtor 1 Monique \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,404.44 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your ca	ase:					
					MEHIC			
Debtor 1		Monique First Name	Middle N	lame	Willis Last Name			
Debtor 2 (Spouse, if fi	ling)	Elect No.	MC dalla N		LastMana			
		First Name	Middle N	Name	Last Name			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num	ber				(Otato)			
(If known)								Check if this is an
<u>Officia</u>	al Fo	orm 106A/B						amended filing
Sche	dul	e A/B: Prope	rty					12/1
category v responsibl	where le for	you think it fits best. B	Be as complete a mation. If more s	nd ac	asset only once. If an asset fit ccurate as possible. If two man is needed, attach a separate s question.	ied people	are filing together, both a	are equally
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	r Other Real Estate You Ov	vn or Have	an Interest In	
1. Do you			uitable interest	in an	y residence, building, land, or s	imilar prop	erty?	
<b>✓</b>	No. C	Go to Part 2						
	Yes.	Where is the property?						
				Wh	at is the property? Check all tha	t apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or o	other description	Н	Single-family home  Duplex or multi-unit building			aims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Num	ber Street			Land		Describe the neture	f.va.vv avvvaavahin
	Num	ou ou			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Н	Timeshare Other	_	the entireties, or a life	e estate), if known.
				Wh one	o has an interest in the propert	y? Check	Check if this is co (see instructions)	ommunity property
					Debtor 1 only		Ш	
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and a	nother		
					ner information you wish to add perty identification number:	about this	tem, such as local	
If you	own o	or have more than one, lis	st here:	p. o	porty racinimoation nambor <u>i</u>			
				Wh	at is the property? Check all tha	t apply.		claims or exemptions. Put ured claims on Schedule D:
1.2	Stree	t address, if available, or o	other description	브	Single-family home			aims Secured by Property.
				Н	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
	Niver	D Ohrenst			Land			
	Num	ber Street			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Н	Timeshare Other	_	the entireties, or a life	e estate), if known.
					o has an interest in the propert	y? Check	Check if this is co	ommunity property
				one	e. Debtor 1 only		Ш	
				H	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
					At least one of the debtors and a	nother		
					ner information you wish to add perty identification number:	about this	tem, such as local	

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Debtor 1	1 Monique First Name	Middle Name	Willis Last Name	Case number (if known)		
1.3	First Name reet address, if available, or o	ther description	Willis Last Name  What is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other  Who has an interest in the property? Debtor 1 only Debtor 2 only At least one of the debtors and another	ply.  Do not deduthe amount Creditors WI  Current valuentire proposes the interest (su the entireti  Check one.  Check issee ins	of any secu the Have Clause of the erty?  The nature of the as fee sies, or a life	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?  f your ownership simple, tenancy by e estate), if known.
	d the dollar value of the po ave attached for Part 1. W	prtion you own for a rite that number h	<b>.</b>	·	1	
you own	that someone else drives. If vans, trucks, tractors, sport u	r <b>equitable interes</b> you lease a vehicle,	t in any vehicles, whether they are re also report it on Schedule G: Executory cycles	_	•	
	es					
	Model: Year: Approximate mileage: Other information:	Chevrolet Malibu 2014 60000	Who has an interest in the prope one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and	the amount Creditors W Current val entire prop \$11525.00	t of any secu //ho Have Cla lue of the perty?	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.  Current value of the portion you own?  \$11525.00

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tor 1	Monique		Willis	Case numbe	er (ir known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	operty? Check	Do not deduct secured the amount of any secu	•
	Model: Year:				Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only			, , ,
	, pproximate image.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	r	entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	t <b>y property</b> (see		
			instructions)			
3.4	Make		Who has an interest in the pro	operty? Check	Do not deduct secured	· ·
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	,	entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	ty property (see		
			instructions)			
Exar	nples: Boats, trailers, motors No	·	er recreational vehicles, other ve t, fishing vessels, snowmobiles, mo	•		
Exar	nples: Boats, trailers, motors No Yes Make	·	t, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured	· ·
Exar	nples: Boats, trailers, motors No Yes	·	t, fishing vessels, snowmobiles, mo  Who has an interest in the pro one.	otorcycle accessori	es	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	·	who has an interest in the proone.	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the proone.  Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	·	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	otorcycle accessori roperty? Check , and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori roperty? Check , and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	otorcycle accessori roperty? Check  and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)	otorcycle accessori roperty? Check  and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fored claims on Schedule
Exar	nples: Boats, trailers, motors  No  Yes  Make Model: Year: Approximate mileage:  Other information:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the pro	otorcycle accessori roperty? Check  and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.	otorcycle accessori roperty? Check  and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fored claims on Schedule
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only	otorcycle accessori roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule lims Secured by Property  Current value of the portion you own?  claims or exemptions. Pred claims on Schedule lims Secured by Property
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.  Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors a	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	·	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:  Other information:	e, personal watercraft	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors a	roperty? Check and another ty property (see roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. Fired claims on Schedule ims Secured by Propert  Current value of the

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Willis Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellular Phone/Tablet/Television/Laptop \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1400.00 for Part 3. Write that number here .....

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Willis Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$358.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Monique		Willis	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	ites, and money orders.	
21.	Retirement or pension		#1		
		RA, ERISA, Keogn, 401(k), 403(b)	, thritt savings account	s, or other pension or profit-sharing plans	
	<b>✓</b> No	Type of account:	Institution name:		
	Yes. List each account		modulum name.		
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:	_		· -
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			-
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:	_		
		Rented furniture:			· 
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
					· <del></del>

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Debt	tor 1 Monique	Willis	Case number (if known)	
24.		e Name Last Name  count in a qualified ABLE program, or unde	r a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), and 529			
	No Institution name and descriptes	iption. Separately file the records of any interest	ss.11 U.S.C. § 521(c):	
25.		property (other than anything listed in line	1), and rights or powers	
	exercisable for your benefit  No			
	Yes. Describe			
26.		e secrets, and other intellectual property tes, proceeds from royalties and licensing agree	ements	
	<b>✓</b> No			
	Yes. Describe			
27.	Licenses, franchises, and other genera	al intangibles		
		nses, cooperative association holdings, liquor li	censes, professional licenses	
	✓ No			
	Yes. Describe			
D.4				
Mor	ney or property owed to you?			Current value of the portion you own?  Do not deduct secured
	ney or property owed to you?  Tax refunds owed to you			portion you own?
				portion you own? Do not deduct secured
	Tax refunds owed to you  ☐ No ☐ Yes. Give specific information	anticipated tax return 2016	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you  ☐ No ☐ Yes. Give specific information about them, including whether you already filed the returns	anticipated tax return 2016	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	anticipated tax return 2016		portion you own? Do not deduct secured claims or exemptions.  \$6911.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	anticipated tax return 2016 spousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$6911.00 \$0.00
28.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony,  No	·	State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$6911.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony,	·	State:  Local:  divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$6911.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony,  No	·	State:  Local:  divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$6911.00  \$0.00  t  \$0.00  \$0.00
28.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony,  No	·	State:  Local:  divorce settlement, property settlemen  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$6911.00 \$0.00  t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony,  No	·	State: Local:  divorce settlement, property settlemen  Alimony: Maintenance: Support: Divorce settlement:	\$6911.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony,  No	·	State:  Local:  divorce settlement, property settlemen  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$6911.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support Examples: Past due or lump sum alimony,  No  Yes. Give specific information  Other amounts someone owes you Examples: Unpaid wages, disability insurar	·	State: Local:  divorce settlement, property settlemen  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$6911.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony,  No Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insurar Social Security benefits; unpaid  No	spousal support, child support, maintenance, or spousal support, child supp	State: Local:  divorce settlement, property settlemen  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$6911.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimony,  No  Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insurar Social Security benefits; unpaid	spousal support, child support, maintenance, or spousal support, child supp	State: Local:  divorce settlement, property settlemen  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$6911.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Monique		Willis	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		ealth savings account (HSA); credit, l	nomeowner's, or renter's insurance	
	No Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiar property because some	y of a living trust, expect	n someone who has died c proceeds from a life insurance polic	cy, or are currently entitled to receive	
33.			you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims  No Yes. Describe	I unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets y  No Yes. Describe	ou did not already list			
36.		-	om Part 4, including any entries f		\$7269.00
Part	_			nterest In. List any real estate in Pa	rt 1.
37.	No. Go to Part 6.  Yes. Go to line 38.		nterest in any business-related p	roperty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable  No Yes. Describe	or commissions you al	ready earned		o. o.ompuono
39.	Office equipment, fur Examples: Business-rel  No  Yes. Describe		re, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	ctronic devices
	L 100. Describe				

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Deb	tor 1 Monique		ase number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	<b>✓</b> No			
	Yes. Describe			
44		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
	_			
12	Interests in partnersh	ine or joint ventures		
42.		ps of joint ventures		
	<b>✓</b> No	Name of entity:	% of ownership:	
	Yes. Give specific		,	
	information about them			
	urom			
12	Customor lists mailing	lists, or other compilations	<u> </u>	
45.		iists, or other compliations		
	<b>✓</b> No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 101)	(41A))?	
	☐ No			
	Yes. Descri	ribe		
44.	Any business-related	property you did not already list		
	<b>✓</b> No			
	Yes. Give specific			<del>_</del>
	information			
				<del></del>
		·		<del></del>
		ıll of your entries from Part 5, including any entries for pages you her here		
•				
Part		arm- and Commercial Fishing-Related Property You Own	or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-re	elated property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
	ш			or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	<b>✓</b> No			
	Yes. Describe			
	_			
		<del></del>		

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Debt	tor 1 Monique First Name		/illis (	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
	L				
51.		rcial fishing-related property you did n	ot already list		
	✓ No Yes. Describe				
		la francisco de la Part Origina de la Carta de la Cart		F	
		l of your entries from Part 6, including here		n have attached	
•				L	
Part '		perty You Own or Have an Intere		List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>		, line 2		<b>&gt;</b>	
56. <b>p</b>	oart 2 total vehicles, lin	e 5	\$18000.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1400.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$7269.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45	ψ. 200.00		
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62. 1	Гotal personal property.	Add lines 56 through 61	\$26669.00	Copy personal property total	+ \$26669.00
					\$26669.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Schedul	e C: The Prope	rtv You Claim	n as Exempt	
Official	Form 106C			Check i amende
Case number (If known)	-			Charles
0 .			(State)	
United States E	Bankruptcy Court for the: N	orthern	District of Illinois	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Debtor 2				
	First Name	Middle Name	Last Name	
Debtor 1	Monique		Willis	

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt				
1.						
	<u> </u>	. , .				
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A.	/B that you claim as e	xempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption		
	property	own	Check only one box for each exemption.			
		Copy the value from Schedule A/B				
	Brief			735 ILCS 5/12-1001(a)		
	description:	\$300.00	\$300.00			
	Used Clothing		100% of fair market value, up to any	_		
	Line from Schedule A/B: 11		applicable statutory limit			
	Brief			735 ILCS 5/12-1001(c); 735 ILCS		
	description:	\$11,525.00	<b>✓</b>	5/12-1001(b)		
	Chevrolet Malibu, 2014		100% of fair market value, up to any	_		
	Line from Schedule A/B: 03		applicable statutory limit			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?			

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Willis Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$500.00 description: **✓** \$500.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$500.00 description: **✓** \$500.00 Cellular 100% of fair market value, up to any Phone/Tablet/Television/Laptop applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$358.00 description: **✓** \$358.00 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$100.00 description: \$100.00 **Costume Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(g)(1) Brief \$6,911.00 description: **✓** \$6,911.00 Federal, anticipated tax

100% of fair market value, up to any

applicable statutory limit

return 2016

28

Line from Schedule A/B:

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Fill in	this information to identify your ca	se:			
Debto	or 1 <u>Monique</u> First Name	Willis  Middle Name  Last Name			
Debto	or 2				
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If knov	number	(State)			
<u> </u>	icial Form 106D		I		Check if this is a
		ero Who Hove Claims Secure	ad by Dran		amended filing
		ors Who Have Claims Secure			12/1
		le. If two married people are filing together, both are equanal Page, fill it out, number the entries, and attach it to t			
name	and case number (if known).	-	•		
1. I	Do any creditors have claims se	ecured by your property?			
[	No. Check this box and subm	it this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
	Yes. Fill in all of the information	n below.			
Part	1: List All Secured Claims				
2.		or has more than one secured claim, list the creditor	Column A	Column B	Column C
		an one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Amount of claim Do not deduct the	Value of	Unsecured
	name.	the diam's in approposited order according to the distance of	value of collateral.	collateral that supports	<b>portion</b> If any
				this claim	
2.1	OVERLND BOND Creditor's Name	Describe the property that secures the claim:	\$29,845.00	\$6,475.00	<u>\$23,370.0</u> 0
	4701 W FULLERTON	2008 Honda CRV			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	CHICAGO IL 60639 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt  Date debt was 8/1/2016				
	incurred	Last 4 digits of account number7069			
2.2	SUNTRUST BK Creditor's Name	Describe the property that secures the claim:	\$18,529.00	\$11,525.00	\$7,004.00
	C/O ACS 501 B S	2014 Chevrolet Malibu LTZ			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	U         NY         13501           City         State         ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt  Date debt was 10/1/2016				
	incurred	Last 4 digits of account number3284			
	Add the dollar value of y here:	our entries in Column A on this page. Write that number	\$48,374.00		

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Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Monique		Willis		
		First Name	Middle Name	Last Name		
Deb		=			<u></u>	
(Spot	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
Coo	e number			(State)		
(If kno		-			<del></del>	
Off	icial F	orm 106E/F				Check if this is an amended filing
			121 3471			_
<u>Sc</u>	nedu	lie E/F: Cre	editors who	Have Unsec	ured Claims	12/1
other Form clain	r party to a 106A/B) a ns that are entries in t	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Claim	at could result in a claim. Al nexpired Leases (Official Fo ns Secured by Property. If m	lso list executory contracts rm 106G). Do not include an lore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
Pari	List A	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority ur	secured claims against	you?		
	No. 0	Go to Part 2.				
	Yes.					
2.	2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor	1 Monique First Name Middle Name	Willis Last Name	Case number (if known)	
Part 2:	• · · · · · · · · · · · · · · · · · · ·			
3. Do	any creditors have nonpriority unsecured cl No. You have nothing to report in this part. Yes. t all of your nonpriority unsecured claims in secured claim, list the creditor separately for each	aims against you? Submit this form to the alphabetical order to claim. For each claim I	er of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already in	cluded in Part 1.
	nore than one creditor holds a particular claim, II: ge of Part 2.	st the other creditors in	Part 3.If you have more than four priority unsecured claims fill ou	it the Continuation
				Total claim
	BK OF AMER  Nonpriority Creditor's Name	_	Last 4 digits of account number	\$1,928.00
_	POB 15026 Number Street		When was the debt incurred? 9/1/2015	
- \ \ [ [ [	WILMINGTON Delaware  City State  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a communication of the claim subject to offset?  No	19801 Zip Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
[	Yes			
	CAPITAL ONE BANK USA N Nonpriority Creditor's Name PO BOX 85520 Number Street  RICHMOND Virginia Dity State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a communist the claim subject to offset? No Yes	23285 Zip Code ty debt	When was the debt incurred? 8/1/2015  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$596.00
	C SYSTEM INC Ronpriority Creditor's Name PO BOX 64378 Rumber Street  SAINT PAUL Minnesota City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a communist the claim subject to offset?  No Yes	55164 Zip Code ty debt	When was the debt incurred? 8/1/2011  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify INSURANCE CENTER	\$152.00

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 Debtor 1 First Name
 Monique Middle Name
 Willis
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.4	MERRICK BANK Nonpriority Creditor's Name POB 9201 Number Street	- Last 4 digits of account number  When was the debt incurred? 11/1/2016  As of the date you file, the claim is: Check all that apply.	\$123.00
	OLD BETHPAGE New York 11804 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	
4.5	STELLAR RECOVERY INC Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 Number Street  Jacksonville Florida 32216 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 4043 When was the debt incurred? 9/1/2016  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	\$354.00
4.6	SYNCB/CARE CREDIT  Nonpriority Creditor's Name PO BOX 965036  Number Street  ORLANDO Florida 32896  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	- Last 4 digits of account number  When was the debt incurred? 8/1/2016  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify CreditCard	\$594.00

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Debtor 1 Monique Willis Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add tl	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159.  Total claims
			Total Claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$3,747.00
	6j. Total. Add lines 6f through 6i.	6i.	\$3,747.00

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Fill in this information to identify your case:						
Debtor 1	Monique		Willis			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(etato)			

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or com	pany with whom you hav	e the contract or lease	State what the contract or lease is for
2.1 Chikere, Nkechi Name	inyere		Residential Lease, Debtor is Lessee, 1 year lease
Number	Street		
City	State	Zip Code	

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Debtor 1				Do	cument rage	C 20 01 03
Pirst Name	Fill in	n this infor	mation to identify your c	ase:		
Debtor 2 (Spouse, if filling) First Name   Middle Name   Last Name	Deb	tor 1	Monique		Willis	
United States Bankruptcy Court for the: Northem District of Illinois (State)  Case number (Illinois)  Check if this is an amended filling   Official Form 106H  Schedule H: Your Codebtors  12/15  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No Got to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No Yes. In which community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent			First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: Northem District of Illinois (State)  Case number (Ifkrown)  Official Form 106H  Schedule H: Your Codebtors  12/15  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No No No No Hame of your spouse, former spouse, or legal equivalent live with you at the time?  Name of your spouse, former spouse, or legal equivalent  Number Street  City State Zip Code			E'm I Nome	NAC-L-III- NI	Last Name	
Case number (thrown)    Check if this is an amended filing	Орос	use, ii iiiiig)	First Name	Middle Name	Last Name	
Case number ((If known))  Official Form 106H  Schedule H: Your Codebtors  12/15  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street  City State Zip Code	Unit	ed States B	Sankruptcy Court for the:	Northern	_	
Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street  City State Zip Code	Case	e number			(State)	
Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No  No  No  No  So to line 3.  No. Go to line 3.  No. Go to line 3.  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  Name of your spouse, former spouse, or legal equivalent  Number Street  City State Zip Code	(If knc	own)				
Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    No						
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are lifting together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filling a joint case, do not list either spouse as a codebtor.)    Yes   No   Yes   Yes   No   Yes   No Go to line 3.   Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?   No   Yes. In which community state or territory did you live?   Fill in the name and current address of that person.   Name of your spouse, former spouse, or legal equivalent   Number   Street   Zip Code	Ot	ficial	Earm 1064			arrended ming
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    Ves	<u>UI</u>	IICiai	FOIIII 100H			
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    Ves	Sc	hedul	e H: Your Cod	lebtors		12/15
filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)						
No Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent Number Street  City State Zip Code	the e	ntries in t	he boxes on the left. At			
Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street  City State Zip Code	1.		ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	a codebtor.)
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street  City State Zip Code						
Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. In which community state or territory did you live?		Yes				
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No Yes. In which community state or territory did you live?						
No Yes. In which community state or territory did you live?		No. 0	Go to line 3.			
Yes. In which community state or territory did you live?		Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	time?
Name of your spouse, former spouse, or legal equivalent  Number Street  City State Zip Code			No			
Number Street  City State Zip Code			Yes. In which communit	y state or territory did you	ı live?	Fill in the name and current address of that person.
Number Street  City State Zip Code						
City State Zip Code			Name of your spouse, f	ormer spouse, or legal equ	valent	
City State Zip Code			Number Street			<del></del>
			Number Street			
			City	State	Zip Co	ode
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2	,	In Column	1 list all of your sade	store. De not include vev	onouse se a codebter	if your angues is filing with you. List the person shows in line 0

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				9			
Fill in this in	nformation to identify	your case:					
Debtor 1	Monique		Willis				
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last N	ame	— I п	An amended filing	
						A supplement showing po	ost-petition chapter 1
United States the:	s Bankruptcy Court for	Northern	District of Illi	nois State)		expenses as of the follow	
Case numbe	r		(C	naie)			
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your İn	come					12/1
information spouse. If m number (if k	about your spouse. I		d your spous	se is not fil	ng with you, do	not include information	n about your
1. Fill in vo	ur employment		Debtor 1			Debtor 2	
informat							
If you have	ve more than one job,	Employment status	<b>✓</b> Emplo	•		Employed	
	separate page with on about additional		Not Er	nployed		Not Employed	
employer		Occupation					
•	art time, seasonal, or oyed work.	Employer's name	Gareda LL	.C			
	on may include student	Employer's address		tington Drive			
•	naker, if it applies.		Number Str	reet		Number Street	
						_	
			Calumet City	Illinois	60409	City	tate Zip Code
			City	State	Zip Code	_ Oity	zip code
		How long employed there?					
Part 2: Gi	ve Details About N	Nonthly Income					
	nonthly income as of tess you are separated.	the date you file this form	<b>1.</b> If you have	nothing to re	eport for any line, v	write \$0 in the space. Incl	ude your non-filing
	ur non-filing spouse hav e, attach a separate she	e more than one employer, et to this form.	combine the	information	for all employers fo		below. If you need
				F	or Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly v		2.	\$1,608.40		
3. Estima	te and list monthly ove	rtime pay.		3.	+ \$0.00	<u></u>	
4. Calcula	ate gross income. Add I	ine 2 + line 3.		4.	\$1,608.40		7
	_				Ţ.,. <b>555</b>	-	

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Debtor 1Monique First Name	Middle Name	Willis Last Name	Case numbe	er <i>(if</i>		
riotranio	Wilder Name	Lust Hamo	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here		<b>→</b> 4.	\$1,608.40		•	
5. List all payroll deductions:						
5a. Tax, Medicare, and Social	Security deductions	5a.	\$197.02			
5b. Mandatory contributions fo	or retirement plans	5b.	\$0.00			
5c. Voluntary contributions for	retirement plans	5c.	\$0.00			
5d. Required repayments of re	tirement fund loans	5d.	\$0.00			
5e. <b>Insurance</b>		5e.	\$0.00			
5f. Domestic support obligatio	ons	5f.	\$0.00			
5g. <b>Union dues</b>		5g.	\$0.00			
5h. Other deductions. Specify:		5h. +	\$0.00 +	+		
6. Add the payroll deductions. Ad +5h.	d lines 5a + 5b + 5c + 5d + 5e +	5f + 5g 6.	\$197.02			
7. Calculate total monthly take-h	nome pay. Subtract line 6 from lin	ne 4. 7.	\$1,411.39			
8. List all other income regularly	received:					
8a. Net income from rental pro business, profession, or far	m					
	property and business showing necessary business expenses, and s.	ıd 8a.	\$0.00			
8b. Interest and dividends		8b.	\$0.00			
8c. Family support payments t dependent regularly receiv		ra				
divorce settlement, and prope	•	e, 8c.	\$515.00			
8d. Unemployment compensat	tion	8d.	\$0.00			
8e. Social Security		8e.	\$0.00			
	the value (if known) of any non- ive, such as food stamps (benefi	its				
Food Assistance Programs Ir	ncome	8f.	\$291.00			
8g. Pension or retirement inco	ome	8g.	\$0.00			
8h. Other monthly income. Spe	ecify:	8h. +	\$0.00 +	+ <u></u>	_	
9. Add all other income Add lines	8a + 8b + 8c + 8d + 8e + 8f +8g	ı + 8h. 9.	\$806.00		_	
10. Calculate monthly income. Ad Add the entries in line 10 for Deb		10. spouse	\$2,217.39	+	= \$2,	,217.39
11. State all other regular contributions from an unfriends or relatives.	nmarried partner, members of you	ur household, you	dependents, your roomi	,		
Do not include any amounts alre	auy included in lines 2-10 or am	ounts that are not	avaliable to pay expenses	s iistea in <i>Schedule J</i> .	11 .	\$0.00
Specify:					11. +	\$0.00
12. <b>Add the amount in the last co</b> Write that amount on the <i>Summa</i>					12. \$2,	,217.39
					Combined monthly in	come
13. Do you expect an increase or	decrease within the year afte	r you file this forr	n?			
Yes. Explain:						

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Fill in this infor	mation to identify	VOLIT C3SA				
	mation to identity	your case.				
Debtor 1	Monique First Name	Middle Name	Willis Last Name			
Debtor 2	i iist ivaine	whate Name	Lastivaine	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court f	or the: Northern [	District of Illinois (State)		showing post-petition the following date:	n chapter 13
Case number (If known)	-		(Ciate)	MM / DD / YYY	<u>Y</u>	
Official	Form 10	 ว.1				
		<u>ss</u> Expenses				12/15
Be as complete information. If (if known). Ans	e and accurate a more space is ne wer every questi	s possible. If two married people a eded, attach another sheet to this on.				nber
	cribe Your Hou	ISENOIQ				
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live	in a separate household?				
	No					
	Yes. Debtor 2 r	nust file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debto	or 2.		
2 Do you hay	e dependents?	□ No				
Do not list D		<b>느</b> ,	Daman dambla valationabio to	Danandantia	Dana danandan	
Debtor 2.	reptor r and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependen with you?	it live
			Child	1 year	No.	
					✓ Yes.	
			Child	6 years	No.	
					✓ Yes.	
			Child	12 years	No.	
					Yes.	
			Child	16 years	No. ✓ Yes.	
					V res.	
expenses o	enses include f people other	<b>✓</b> No				
than yourself and	d vour	Yes				
dependents	-					
Part 2: Esti	mate Your Ong	oing Monthly Expenses				
	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup				е
		non-cash government assistance uded it on <i>Schedule I: Your Income</i>			Your	expenses
	or home owners	hip expenses for your residence. In t. 4.	clude first mortgage payments and		4.	\$500.00
If not incl	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	ty, homeowner's,	or renter's insurance			4b.	\$0.00
4c. Home	maintenance, repa	air, and upkeep expenses			40	\$0.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Monique Middle Name
 Willis
 Case number (if known)

 Last Name
 Last Name

Filst Name Milutie Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$60.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$600.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$100.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$347.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Monique		Willis	Case number (if known)		
First Name	Middle Name	Last Name			
21. Other. Specify:				21	\$0.00
22. Calculate your mo	nthly expenses.				\$2,207.00
22a. Add lines 4 thro	ugh 21.				\$0.00
22b. Copy line 22 (n	nonthly expenses for Debtor 2), if any	, from Official Form 106J-2			\$2,207.00
22c. Add line 22a an	d 22b. The result is your monthly exp	enses.		22.	
23. Calculate your mor	nthly net income.			L	
23a. Copy line 12 (y	our combined monthly income) from	Schedule I.		23a	\$2,217.39
23b. Copy your mor	thly expenses from line 22 above.			23b	\$2,207.00
,	nonthly expenses from your monthly	ncome.			\$10.39
The result is yo	ur monthly net income.			23c	
For example, do yo mortgage payment  No  Yes	ncrease or decrease in your exper u expect to finish paying for your car to increase or decrease because of a	oan within the year or do ye	ou expect your		

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Fill in this information to identify your case:						
Debtor 1	Monique		Willis			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number			(,			

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	<b>☑</b> No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and				
×	/s/ Monique Willis	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 12/21/2016	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill in this info	ormation to identify your	case:			Ī		
Debtor 1	Monique		Willis				
Debtor 1	First Name	Middle Na		e			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	ame Last Nam	<u> </u>			
United States	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(State	e)			
(If known)					]		Check if this is a
Official	Form 107						amended filing
Stateme	ent of Financia	al Affairs fo	r Individuals	Filing for	Bankru	intev	12/1
information. number (if ki	If more space is need nown). Answer every o	ed, attach a separ question.	rried people are filing trate sheet to this form	On the top of a			
			and Where You Lived	Before			
1. What is	s your current marital st	atus?					
	arried						
<b>✓</b> 140	ot married						
2. During	the last 3 years, have y	ou lived anywhere	other than where you liv	re now?			
✓ No		ou lived in the last	3 years. Do not include v	where you live no	W.		
De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as D	ebtor 1		Same as Debtor 1
NI.	ımber Street		From	Number Street			From
	imber Street		То	- Number Street			
Cit	ty State	Zip Code		City	State	Zip Code	
				Same as D	ebtor 1		Same as Debtor 1
Nu	ımber Street		From	Number Street			From
			То				To
Cit	ty State	Zip Code		City	State	Zip Code	
	_						
			ana, Nevada, New Mexico,				ommunity property states )
<b>√</b> No							
	. Make sure you fill out S	Schedule H: Your C	odebtors (Official Form	106H).			

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Willis Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$17181.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$13012.00 Wages, For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$20245.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) ytd link \$3,480.00 From January 1 of current year until ytd child support \$6,183.00 the date you filed for bankruptcy: total link \$3,480.00 For last calendar year: est total child support \$4,624.00 (January 1 to December 31, 2015 total link \$3,480.00 For the calendar year before that: est total child support \$4,624.00 (January 1 to December 31, 2014

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Willis Debtor 1 Monique \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	1 Monique			Wil	lis	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi con age	iders include your porations of which	relatives; an you are a for a busin	iny general partners in officer, director, p less you operate as	; relatives of any operson in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
<b>✓</b>	No		,				
Ш	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	for bankruptcy, duranteed or cosigned	d by an insider.  der.  Dates of	Total amount	Amount you	n account of a debt that benefited an  Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Willis Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Monique	Willis	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because yo		bank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action the	Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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ebtor 1	Monique		Willis Case num	nber <i>(if known)</i>		
	First Name	Middle Name	Last Name	•		
. Wit	thin 2 years before you filed	for bankruptcy, did	you give any gifts or contributions with a tol	tal value of m	ore than \$600	to any charity?
	l No					
✓	No					
	Yes. Fill in the details for ea	ich gift or contribution	on.			
_	Gifts or contributions to cl	harities	Describe what you contributed		Date you	Value
	that total more than \$600	iaiities	bescribe what you contributed		contributed	Value
	that total more than \$600				Continbuted	
						-
	Charity's Name		•			
	Number Street					
	Number Street					
	01-1-	7'- 0- 1-				
	City State	Zip Code				
rt 6:	List Certain Losses					
yan	nbling?  No  Yes. Fill in the details.					
	Describe the property you how the loss occurred	lost and	Describe any insurance coverage for the Include the amount that insurance has paid	d. List	Date of your loss	Value of property lost
			pending insurance claims on line 33 of Sch	neaule		
			A/B: Property.			
						-
. Wit	out seeking bankruptcy or p	or bankruptcy, did y reparing a bankrupt				anyone you consulte
. Wit	thin 1 year before you filed for out seeking bankruptcy or pr lude any attorneys, bankruptcy No	or bankruptcy, did y reparing a bankrupt				anyone you consulted
. Wit	thin 1 year before you filed for the seeking bankruptcy or pullude any attorneys, bankruptcy	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required	d in your bankr	uptcy.	
. Wit	thin 1 year before you filed for out seeking bankruptcy or pr lude any attorneys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property	d in your bankr	uptcy.  Date payment	Amount of
. Wit	thin 1 year before you filed for out seeking bankruptcy or pr lude any attorneys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required	d in your bankr	uptcy.  Date payment or transfer	
Wit	thin 1 year before you filed for out seeking bankruptcy or pr lude any attorneys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property	d in your bankr	uptcy.  Date payment	Amount of
Wit	thin 1 year before you filed for out seeking bankruptcy or pr lude any attorneys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property	d in your bankr	uptcy.  Date payment or transfer	Amount of
. Wit	thin 1 year before you filed for seeking bankruptcy or polude any attorneys, bankruptcy  No  Yes. Fill in the details.	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed fout seeking bankruptcy or polude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed fout seeking bankruptcy or polude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed fout seeking bankruptcy or polude any attorneys, bankruptcy  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed fout seeking bankruptcy or polude any attorneys, bankruptcy  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed fout seeking bankruptcy or produce any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed fout seeking bankruptcy or produce any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	or bankruptcy, did y reparing a bankrupt petition preparers, o	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed fout seeking bankruptcy or produce any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	or bankruptcy, did y reparing a bankrupt petition preparers, o	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed fout seeking bankruptcy or produce any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	or bankruptcy, did y reparing a bankrupt petition preparers, o	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed fout seeking bankruptcy or produce any attorneys, bankruptcy No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	or bankruptcy, did y reparing a bankrupt petition preparers, o	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed four seeking bankruptcy or pulude any attorneys, bankruptcy No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None	pr bankruptcy, did y reparing a bankrupt petition preparers, o reparers, o reparers, o	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for seeking bankruptcy or plude any attorneys, bankruptcy No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	pr bankruptcy, did y reparing a bankrupt petition preparers, o reparers, o reparers, o	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed fout seeking bankruptcy or produce any attorneys, bankruptcy No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Paym	pr bankruptcy, did y reparing a bankrupt petition preparers, o reparers, o reparers, o	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed four seeking bankruptcy or pulude any attorneys, bankruptcy No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None	pr bankruptcy, did y reparing a bankrupt petition preparers, o reparers, o reparers, o	ccy petition? r credit counseling agencies for services required  Description and value of any property transferred	d in your bankr	uptcy.  Date payment or transfer was made	Amount of payment
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Debto		Monique		Willis	Case number <i>(if kn</i>	own)	
		First Name	Middle Name	Last Name			
	help	nin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make paym		your behalf pay or trans	sfer any property to any	one who promised to
		No Yes. Fill in the details.					
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid		•			
		Number Street					
			= .				
		City State	Zip Code				
	<b>the</b> Incl	ordinary course of your bu	isiness or financial a nd transfers made as s	security (such as the granting of			
		No Yes. Fill in the details.					
				Description and value of property transferred		any property or s received or debts pai nge	Date d transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Trans	sfer	-			
		Number Street					
		City State Person's relationship to you	Zip Code				
	ben	nin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to	a self-settled trust or	similar device of which	you are a
		No Yes. Fill in the details.					
	_			Description and value of	f the property transferr	ed	Date transfer was made
		Name of trust					

## Case 16-40040 Doc 1 Filed 12/21/16 Entered 12/21/16 14:11:43 Desc Main Document Page 43 of 63

Willis Debtor 1 Monique Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Bank of America Checking XXXX-0000 09/2016 \$ 0.00 Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Willis Debtor 1 Monique Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Monique			Willis	Case	number <i>(if i</i>	known)	
		First Name	Mid	ddle Name	Last Name				
26.	Hav	e you been a party	y in any judicial	l or administrat	ive proceeding under	any environmenta	al law? Ind	clude settlements and ord	lers.
	<b>✓</b>	No							
	П	Yes. Fill in the det	tails.						
				Co	ourt or agency		Nature o	f the case	Status of the case
		Case title							Pending
				<u> </u>	ourt Name				On appeal
		Case number		INI.	umberStreet				Concluded
		•		Ci		Zip Code			
Part	11:	Give Details Ab	oout Your Bus	siness or Con	nections to Any Bu	siness			
27.	Witl	hin 4 years before	you filed for ba	nkruptcy, did y	ou own a business or	have any of the fo	llowing co	onnections to any busines	ss?
		A sole propri	etor or self-emp	oloyed in a trad	e, profession, or other	activity, either full	l-time or p	art-time	
			-	-	C) or limited liability pa	-	·		
		A partner in a		y company (LL	o, or invited lide lity pe				
					-f				
		_			of a corporation				
		An owner of a	at least 5% of th	ne voting or equ	uity securities of a corp	ooration			
		No. None of the a	above applies. (	Go to Part 12.					
	Ħ				etails below for each b	usiness			
	ш		ar app., a.c.r.c		Describe the natu		_	Employer Identification	number De net
					Describe the natt	ire of the business	5	Employer Identification include Social Security	
		Business Name						EIN:	
		Number Street						Dates business existed	
		City	State	Zip Code	Name of accounta	ant or bookkeepe	r	Erom To	
		Oily	Oldio	2.p 0000				FromTo	
					Describe the natu	re of the business	S	Employer Identification include Social Security	
		Business Name						EIN:	
		Number Street						Dates business existed	
		Number Street			Name of account	ant or bookkeepe	r	_atoo business existed	
		City	State	Zip Code				From To	
					Describe the natu	ire of the business	S	Employer Identification include Social Security	
								EIN:	
		Business Name							
		Number Street			Name of account	ant or hookkooss	-	Dates business existed	
		City	State	Zip Code	Name of account	ant or bookkeepe		FromTo	

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Deb	tor 1	Monique			Willis	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other p No Yes. Fill in the de	arties.	bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
					2410 100404	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		City	State	Zip Code	_	
		- City	State	Zip Code		
Par	t 12:	Sign Below				
1	true a	and correct. I und kruptcy case car	derstand that n result in fin	making a false sta es up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S	/ Monique Wil			Signature of Debtor 2
		Signa	ature of Debtor	1		<u> </u>
		Date	12/21/2016			Date
	Did w	ou attach additio	nal nagge to	Vour Statement of	Einancial Affaire for Individ	luals Filing for Bankruptcy (Official Form 107)?
			ilai pages to	Tour Statement of	Fillaticial Atlairs for illulvic	uais rining for bankruptcy (Oniciai Form 107):
	✓ N	lo				
	☐ Y	'es				
ı	Did yo	ou pay or agree t	o pay someo	ne who is not an at	torney to help you fill out b	ankruptcy forms?
	N	lo				
		es. Name of perso	on			Attach the Bankruptcy Petition Preparer's Notice,
	ш.	ra o. poroc				Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Monique		Willis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check	if	this	is	an
	ame	n	ded	fili	ng

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: OVERLND BOND Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2008 Honda CRV Retain the property and [explain]: Surrender the property. Creditor's No. name: SUNTRUST BK Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. 2014 Chevrolet Malibu LTZ securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Monique		Willis	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired	Personal Property Lease	es		
				ry Contracts and Unevnired	Leases (Official Form 106G), fill in the
informa	tion below. Do not list r		leases are leases tha	t are still in effect; the lease	e period has not yet ended. You may
Des	scribe your unexpired po	ersonal property leases		w	fill the lease be assumed?
Les	sor's name:				No Yes
	scription of leased perty:				
Les	sor's name:				No Yes
	scription of leased perty:				
Les	sor's name:				No Yes
	scription of leased perty:				
Les	sor's name:				No Yes
	scription of leased perty:				
Les	sor's name:				No Yes
	scription of leased perty:				
Les	sor's name:				No Yes
	scription of leased perty:				
Les	sor's name:				No Yes
	scription of leased perty:				
Dord O	Sign Below				
art 3:	Sigil below				
	er penalty of perjury, I d erty that is subject to a		my intention about an	y property of my estate that	secures a debt and any personal
•	/s/ Monique Willis		×		
_	ignature of Debtor 1		_	ignature of Debtor 1	
3	griature or Deptor 1		3	ignature or Deptor 1	
D	ate 12/21/2016 MM/DD/YYYY		D	ate MM/DD/YYYY	

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B 203 (12/94)

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	Monique Willis	Ca	se No.	
	Debtor			(If known)
		Ch	apter	Chapter 7
4 1		MPENSATION OF ATTO		
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Ba compensation paid to me within one year be rendered on behalf of the	efore the filing of the petition in bankruptcy	, or agreed t	to be paid to me, for services
F	For legal services, I have agreed to accept			\$1,450.00
F	Prior to the filing of this statement I have re	ceived		\$0.00
E	Balance Due			\$1,450.00
2. 7	The source of the compensation paid to me	was:		
	<b>✓</b> Debtor	Other (specify)		
3. 7	The source of the compensation paid to me	is:		
	<b>✓</b> Debtor	Other (specify)		
4. [	I have not agreed to share the above-di members and associates of my law firm	sclosed compensation with any other person.	on unless th	ey are
[		sed compensation with a other person or p A copy of the agreement, together with a lis n, is attached.		
5. I	n return for the above-disclosed fee, I have a. Analysis of the debtor's financial sit bankruptcy;	agreed to render legal service for all aspect uation, and rendering advice to the debtor		
	b. Preparation and filing of any petition	n, schedules, statements of affairs and plan	which may	be required;
	c. Representation of the debtor at the	meeting of creditors and confirmation hear	ing, and any	adjourned hearings thereof;
6. I	By agreement with the debtor(s), the above-	disclosed fee does not include the following	ng services:	
		CERTIFICATION		
	ertify that the foregoing is a complete state r(s) in this bankruptcy proceedings.	ment of any agreement or arrangement for	payment to	me for representation of the
	12/21/2016	/s/ Jason	Diaz	
	Date	Signature of A	Attorney	
		Semrad Law	v Firm	
		Name of law	v firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Willis, Monique	Case No	
	Debtor(s)	0000 140.	
		Chapter.	Chapter7
	VERIFIC	CATION OF CREDITOR MAT	RIX
T knowledg	The above named Debtors hereby verifye.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	12/21/2016	/s/ Willis, Moniqu Willis, Monique Signature of Deb	

OVERLND BOND 4701 W FULLERTON CHICAGO , 60639

SUNTRUST BK C/O ACS 501 B S U, 13501

BK OF AMER POB 15026 WILMINGTON , 19801

CAPITAL ONE BANK USA N PO BOX 85520 RICHMOND , 23285

SYNCB/CARE CREDIT PO BOX 965036 ORLANDO , 32896

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , 32216

I C SYSTEM INC PO BOX 64378 SAINT PAUL , 55164

MERRICK BANK POB 9201 OLD BETHPAGE , 11804

#### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,450.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: MW \_\_\_\_

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 12/21/2016

Client

⊄lient.

Attorney

Monique Willis Matter Number 501011-001 Initial: 1/W \_\_\_\_

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Debtor 1 Monique First Name		illis Ca st Name	se number (if known)	
	estions for Reporting Purposes	straine	•	
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property of the primarily of the primarily of the primarily by th	orimarily for a personal, fa business debts? Busines vestment or through the	amily, or household p as debts are debts that operation of the busi	ourpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<ul> <li>No. I am not filing under Chapter 7</li> <li>Yes. I am filing under Chapter 7</li> <li>expenses are paid that fur</li> <li>✓ No.</li> <li>✓ Yes.</li> </ul>			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$1	50 million I	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<sup>20</sup> · How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$1	50 million [	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	······			
For you	I have examined this petition, and correct.  If I have chosen to file under Chapter of title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtained I request relief in accordance with I understand making a false state connection with a bankruptcy cap both. 18 U.S.C. §§ 152, 1341, 15	apter 7, I am aware that I r understand the relief ava I did not pay or agree to ed and read the notice re th the chapter of title 11, I ement, concealing proper se can result in fines up to	may proceed, if eligibaliable under each characteristics pay someone who is quired by 11 U.S.C. United States Code, ty, or obtaining mon	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed a not an attorney to help me fill § 342(b). specified in this petition. sey or property by fraud in risonment for up to 20 years, or
	Executed on	/ <del>/////</del>	Executed on	MM / DD / YYYY

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Fill in this infor	mation to identify your	case:			
Debtor 1	Monique		Willis		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the	e: Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106D	ec			Check if this is a amended filing
Declarat	ion About ar	n Individual Debto	or's Schedules	\$	12/1
U.S.C. §§ 152,  Part 1: Sign	1341, 1519, and 3571 Below				•
		meone who is NOT an attorne	y to help you fill out ban	kruptcy forms?	
I <b>⊘</b> I No					
E)	Name of person		Attach Bankruptcy . Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).	
· -	nalty of perjury, I dec are true and correct.	lare that I have read the sumr	mary and schedules filed	l with this declaration and	
/s/ Moni	que Willis	ww fleet	× Signatur	of Dehtor 2	

Date

MM/DD/YYYY

Date 12/21/2016

MM/DD/YYYY

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Debtor 1	Monique			Willis	Case number (if known)
	First Name	М	ddle Name	Last Name	
	thin 2 years before editors, or other par	•	nkruptcy, did you	ı give a financial stater	ment to anyone about your business? Include all financial institutions,
	No Yes. Fill in the deta	ails below.			
				Date issued	
	Name			MM/DD/YYYY	<b></b>
	Number Street				
	City	State	Zip Code		
Part 12:	Sign Below				
true	and correct. I undenkruptcy case can	rstand that m	aking a false state	ement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2
	Date 12	2/21/2016	,		Date
Did y	you attach addition	al pages to Yo	ur Statement of F	inancial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No Yes				
Did v	vou nav or agree to	pav someone	who is not an atte	orney to help you fill ou	t bankruptcy forms?
-	No	, comodito		y y uu	
	Yes. Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor	Monique		Willis	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	ed Personal Property Leas	es		
informa	tion below. Do not lis		leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	A manufacture of the second se
Des	scribe your unexpired	personal property leases		Will the lease be assumed?	
				☐ No	
Les	sor's name:		. S MAC ALONG MINES ( F. TT. TE, T. F.TT. T. THINTING MINES MINES MINES MINES AND A SACK AND AND A SACK AND AND A SACK AN	Yes	
	cription of leased perty:				
Les	sor's name:	garth Chaolaid (1800) 1800 (1800) (1800) 1800 (1800) 1800 (1800) 1800 (1800) 1800 (1800) 1800 (1800) 1800 (180		☐ No ☐ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:			, <del></del>	
Les	sor's name:			☐ No ☐ Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:			<del></del>	
Les	sor's name:	and the second of the second s		□ No □ Yes	
	cription of leased perty:		top in 2 years, to specify the		
Les	sor's name:	Land Books (1996) And Charles Address (1996) And Charles (1996) And Cha	tion of the second	□ No □ Yes	
	cription of leased perty:				
Part 3:	Sign Below				
	r penalty of perjury, I erty that is subject to		my intention about any	property of my estate that secures a debt and any personal	
	/s/ Monique Willis /	your lu	₩ × Sig	nature of Debtor 1	
	ate 12/21/2016 MM/DD/YYYY	l	Dat		

Official Form 108

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Willis, Monique	Case No		
Debtor(s)				
		Chapter.	Chapter7	
	VERIFICAT	TION OF CREDITOR MAT	RIX	
The about	ove named Debtors hereby verify that	at the attached list of creditors is tr	ue and correct to the best of the	eir
Date:	12/21/2016	/s/ Willis, Moniqu Willis, Monique Signature of Det		wes

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Debtor 1	Monique		Willis	Case numbe	er (if known)			
	First Name	Middle Name	Last Name					
				Column A <b>Debtor 1</b>		Column B Debtor 2 or non-filing spou	se	
8 Uner	nployment compe	nsation		\$0.00		g open		
Do n	ot enter the amount	if you contend that the amou Act. Instead, list it here:	nt received was a bene ↓					
For y	ou		\$0.00					
For y	our spouse		\$0.00					
	ion or retirement in fit under the Social s	<b>income.</b> Do not include any a Security Act.	mount received that wa	as a \$ <u>0.00</u>				
amos paym intem	unt. Do not include rents received as a v	sources not listed above. Sp any benefits received under the victim of a war crime, a crime a terrorism. If necessary, list othelow.	e Social Security Act or gainst humanity, or					
Othe	r Government Assis	tance		\$291.00				
Total	amounts from sepa	arate pages, if any.		+\$0.00	<b>-</b> 1 1	+	_	
11. Cal	culate your total	current monthly income. Ad	d lines 2 through 10 fo	r \$2,404.44	+		_ =	\$2,404.44
	umn. Then add the	total for Column A to the total	l for Column B.					
								Total current monthly income
Part 2:	Determine Wh	ether the Means Test Ap	plies to You					
12. <b>Cal</b> c	ulate your curren	t monthly income for the ye	ar. Follow these steps:					
12a.	Copy your total cur	rent monthly income from line	11.		Copy line	e 11 here →		\$2,404.44
	Multiply by 12 (the	number of months in a year).						X 12
12h		nnual income for this part of the	ne form				12b.	
120.	The result is your a	and a moonto for the part of the	10 10					\$28,853.28
12 Colo	ulata tha madian (	family income that applies t	a way Fallow those ste	nne:				
13 Calc	uiate the median	aminy income that applies t	THE RESERVE AND ADDRESS OF THE PARTY OF THE	<b>,</b>				
Fill in	the state in which	you live.	Illinois	STORY A STATE OF				
Fill in	the number of peo	ple in your household.	5 	Walanders and a "				
	the median family i ehold.	ncome for your state and size	of				13.	\$98,480.00
		e median income amounts, go . This list may also be available						
14. <b>How</b>	do the lines com	pare?						
14a.	Line 12b is less Go to Part 3.	s than or equal to line 13. On	the top of page 1, chec	k box 1, There is no presump	otion of ab	use.		
14b.		ore than line 13. On the top of and fill out Form 122A-2.	page 1, check box 2, 1	The presumption of abuse is o	determined	by Form 122A-	2.	
Part 3:	Sign Below	-						
Bv s	sianina here. I decla	re under penalty of perjury tha	t the information on thi	is statement and in any attach	ments is t	rue and correct.		
-,		0.1	0	•				
			1					
×	/s/ Monique Willi	(MATO)	/////)	×				
٠.	Signature of Debtor		$\omega$	Signature of Debtor 2	······································			
		Service Control of the Control of th		J				
	Date 12/21/2016	<u> </u>		Date 12/21/2016				
	MM/DD/YYY	r		MM/DD/YYYY				
	,	4a, do NOT fill out or file Form 4b, fill out Form 122A-2 and f						
	you oncover mie i	ab, iai out i oiiii 1227-2 aliu i	IV K THUI WIN IOHR.	etern on a second of the		and the second		200 200 200